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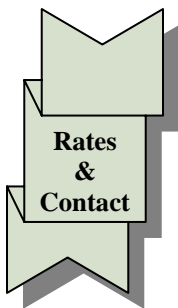
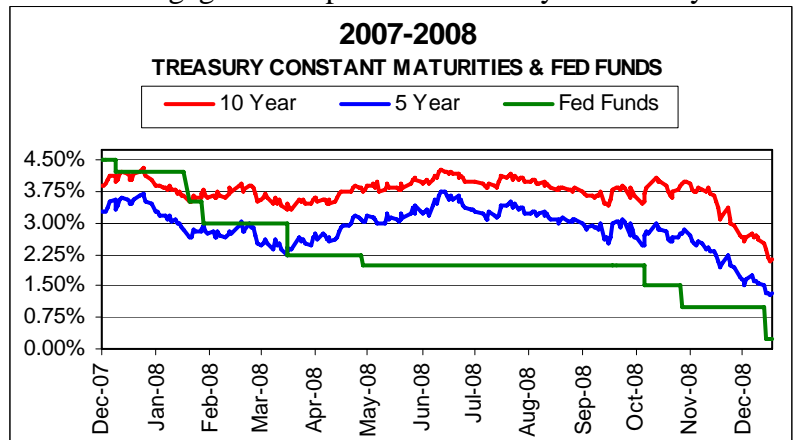


*Merry Christmas & Happy New Year
from your friends at Greemann Capital!!*



We at Greemann Capital truly do wish you and yours a joyous holiday season. The past year has brought much change in our world, country, and industry. The challenges that have arisen in the financial realm are unlike anything seen before in most of our lifetimes. Through this, the fact remains that we live in the greatest country on earth, and we are fortunate to enjoy a freedom that much of the world only dreams about. We owe a debt of gratitude beyond words to the men and women serving abroad who are putting their lives at risk to protect those freedoms.

Our company is looking forward to the coming year with great anticipation. With change comes opportunity, and we are dedicated to keeping abreast of the latest commercial mortgage developments. Thank-you to everyone with whom we've worked over the past year, and may you all have a happy, healthy and prosperous 2009.



Bond Yields	5 Year	10 Year	30 Year	Rates	Interest Rate Range
Current 12/23/08	1.45%	2.21%	2.69%	3-5 years	6.75-7.50%
Wk End 12/19/08	1.36%	2.26%	2.72%	7&10 years	7.00-8.00%
November 2008	2.29%	3.53%	4.00%	15,20,25 years	7.75-8.25%
November 2007	3.67%	4.15%	4.52%	Amortization	15-30 years

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We welcome the opportunity to work with you to fulfill your commercial financing needs. Write or call us today!



INVESTMENT MANAGEMENT



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